

Certificate Number: 12433-PAE-DE-036336165

Bankruptcy Case Number: 22-10203



12433-PAE-DE-036336165

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on February 17, 2022, at 8:45 o'clock AM EST, Luis A. Montalvo completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 17, 2022 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher